

Opportun Funding VIII Series 2018-A - Monthly Servicer Report

Payment Date	2/8/2019	
Monthly Period	Beginning Date 1/1/2019	Ending Date 1/31/2019
Interest Period	1/8/2019	2/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary			
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes \$155,558,000.00	Class B Notes \$33,335,000.00	Class C Notes \$11,111,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$155,558,000.00	\$33,335,000.00	\$11,111,000.00

Total interest payments made on current Payment Date.....	Class A Notes \$467,970.32	Class B Notes \$123,617.29	Class C Notes \$47,129.16
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Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$14,676,549.25
Total Recoveries deposited into Collections Account during Monthly Period.....	\$66,141.67
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,747,762.15
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,558.56
Total Collections for Monthly Period.....	\$20,497,031.63
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,500.00
Total payments paid to Servicer on Payment Date.....	\$925,958.12
Total payments paid to Class A Noteholders on Payment Date.....	\$467,970.32
Total payments paid to Class B Noteholders on Payment Date.....	\$123,617.29
Total payments paid to Class C Noteholders on Payment Date.....	\$47,129.16
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,485,606.39
Total payments paid to Certificateholders on current Payment Date.....	\$2,437,150.36
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$20,497,031.63
Outstanding principal amount of the Series 2018-A Notes as of the Series Transfer Date.....	\$200,004,000.00
Required Overcollateralization Amount.....	\$22,222,889.00
Sub-Total.....	\$222,226,889.00
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,227,594
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,229,946.11
Total principal payments received on Receivables during Monthly Period.....	\$14,676,549.25
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,811,411.47
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$16,485,606.39
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,593.77
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,234,720.48
Total Collections for Monthly Period.....	\$20,497,031.63
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$16,485,606.39
Amounts distributed during Monthly Period.....	\$4,234,720.48
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,011,425.24

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,811,411.47
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,229,946.11
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.78%

	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$200,425,885.37	67,111	90.19%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,230,233.43	5,562	5.50%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,485,746.26	2,130	2.02%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,000,805.02	1,521	1.35%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,081,923.70	1,044	0.94%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount \$222,227,593.78	Number 77,368		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.45%		≥ 28.0%
Weighted average term of Eligible Receivables.....		32.4		≤ 33 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,872.35		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		816		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		741		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		678		≥ 625
			As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,464,636.99	2.01%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$685,310.14	0.31%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$19,001,448.59	8.55%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$624,916.73	0.28%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$4,209,861.38	1.89%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 600.....	\$2,408,177.61	1.08%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$19,862,127.68	8.94%		≤ 25.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$8,200.....	\$7,120,440.26	3.20%		≤ 10.0%

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.78%		
Monthly Loss Percentage for previous Monthly Period.....	10.23%		
Monthly Loss Percentage for second previous Monthly Period.....	8.18%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		9.40%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,593.77		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,011,425.24		
(A) Total.....	\$226,239,019.01		
Class A Note balance as of Ending Date of Monthly Period.....	\$155,558,000.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$33,335,000.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$11,111,000.00		
Required Overcollateralization Amount.....	\$22,222,889.00		
(B) Total.....	\$222,226,889.00		

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Result Yes	Trigger? No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	